

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:  
RANDALL R. RODA  
ANNE M. RODA  
Debtor(s)  
Ronda J. Winnecour, Trustee  
Movant  
vs.  
RANDALL R. RODA  
ANNE M. RODA  
Respondent(s)

Case No. 16-10665TPA  
Chapter 13

Related to Document No. 43

**ORDER**

AND NOW, this 8th day of May, 2018, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.

☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$\_\_\_\_\_ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
  - (2) 30 days after the date of this notice.

- ☐ This case is not dismissed. The plan term is extended to a total of \_\_\_ months; the monthly plan payment amount is changed to \$\_\_\_\_\_ effective\_\_\_\_\_.
- ☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_ with / \_\_\_ without prejudice, without further notice or hearing.
- ☒ Other: In light of the Dismissal of this case, the pending Motion for Relief from Stay  
at Document No. 51 is terminated.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BY THE COURT:

  
United States Bankruptcy Judge <sup>vas</sup>

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Randall R. Roda  
 Anne M. Roda  
 Debtors

Case No. 16-10665-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: amaz  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 37

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db/jdb  
 14258632 +Randall R. Roda, Anne M. Roda, PO Box 10593, Erie, PA 16514-0593  
 14258633 +Aspen, PO Box 105555, Atlanta, GA 30348-5555  
 14258633 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, PO Box 85520, Richmond, VA 23285)  
 14280146 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14258635 +Citimortgage, 5280 Corporate Dr PO Box 9442- Dept 025, Gaithersburg, MD 20898-9442  
 14258636 Cnac/Oh105, 12195 Detroit Ave, Lakewood, OH 44107  
 14310132 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 14258639 +ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
 14258640 ECMC, P.O. Box 75906, Saint Paul, MN 55175  
 14274528 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180,  
 Colorado Springs, CO 80962)  
 14258641 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14258642 +Ford Credit, PO Box Box 542000, Omaha, NE 68154-8000  
 14272284 +Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 14272283 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 14258652 +Stephen H. Hutzelman, Esquire, Shapira, Hutzelman, Berlin,, Ely, Smith & Walsh,  
 305 West Sixth Street, Erie, PA 16507-1244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 15 2018 01:36:18  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: rmscedi@recoverycorp.com May 15 2018 01:36:20  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14272292 +E-mail/Text: bankruptcy@jdbyrider.com May 15 2018 01:37:45 CNAC, ATTN: BANKRUPTCY DEPT,  
 12802 HAMILTON CROSSING BLVD., CARMEL, IN 46032-5424  
 14258637 +E-mail/Text: bankruptcy@consumerportfolio.com May 15 2018 01:37:28  
 Consumer Portfolio Services, P.O. Box 57071, Irvine, CA 92619-7071  
 14258638 +E-mail/PDF: creditonebknofications@resurgent.com May 15 2018 01:36:05 Credit One Bank,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 14258643 +E-mail/PDF: gecsedirecoverycorp.com May 15 2018 01:35:38 Gecrb/Select Comfort,  
 Po Box 981439, El Paso, TX 79998-1439  
 14258644 +E-mail/Text: bankruptcy@gsfc.org May 15 2018 01:36:57 Georgia Student Financ,  
 2082 E Exchange Pl, Tucker, GA 30084-5334  
 14272277 E-mail/Text: cio.bncmail@irs.gov May 15 2018 01:37:00 Internal Revenue Service,  
 Insolvency Unit, POB 628, Pittsburgh, PA 15230  
 14258645 E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 15 2018 01:37:28 Jefferson Capital Systems LLC,  
 PO Box 7999, Saint Cloud, MN 56302-9617  
 14258646 +E-mail/Text: BKRMailOPS@weltman.com May 15 2018 01:37:03 Kay Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 14258647 E-mail/PDF: resurgentbknofications@resurgent.com May 15 2018 01:36:06 LVNV Funding,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14316485 E-mail/PDF: resurgentbknofications@resurgent.com May 15 2018 01:36:06  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14310238 E-mail/Text: bkr@cardworks.com May 15 2018 01:36:54 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14258648 +E-mail/Text: bkr@cardworks.com May 15 2018 01:36:54 Merrick Bank, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 14258649 +E-mail/Text: bankruptcydepartment@tsico.com May 15 2018 01:37:37 Nco Fin/09,  
 507 Prudential Rd, Horsham, PA 19044-2308  
 14258650 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 15 2018 09:08:20  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 14395889 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 15 2018 01:36:18  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 14258651 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 15 2018 01:36:00  
 Pra Receivables Management, LLC, As Agent of Portfolio Recovery Assocs., P.O. Box 41067,  
 Norfolk, VA 23541-1067  
 14335454 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 15 2018 01:37:28 Premier Bankcard, Llc,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 14272288 E-mail/Text: bnc-quantum@quantum3group.com May 15 2018 01:37:04 Quantum3 Group LLC,  
 P.O. Box 788, Kirkland, WA 98083-0788  
 14266140 E-mail/Text: bnc-quantum@quantum3group.com May 15 2018 01:37:04  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14263547 E-mail/PDF: rmscedi@recoverycorp.com May 15 2018 01:36:00  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 22

District/off: 0315-1

User: amaz  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 37

Date Rcvd: May 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
MIDFIRST BANK  
14272263\* +Aspen, Po Box 105555, Atlanta, GA 30348-5555  
14272264\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
14303785\* +CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
14272265\* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253  
14272266\* +Citimortgage, 5280 Corporate Dr Po Box 9442- Dept 025, Gaithersburg, MD 20898-9442  
14272267\* Cnac/Oh105, 12195 Detroit Ave, Lakewood, OH 44107  
14272268\* +Consumer Portfolio Services, P.O. Box 57071, Irvine, CA 92619-7071  
14272269\* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
14258653\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
14272290\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
14272270\* +ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
14272271\* ECMC, P.O. Box 75906, Saint Paul, MN 55175  
14272272\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
14272273\* +Ford Credit, Po Box Box 542000, Omaha, NE 68154-8000  
14272274\* +Gecrb/Select Comfort, Po Box 981439, El Paso, TX 79998-1439  
14272275\* +Georgia Student Financ, 2082 E Exchange Pl, Tucker, GA 30084-5334  
14272276\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14272278\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
14272279\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999,  
Saint Cloud, MN 56302-9617)  
14272280\* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
14272281\* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14272282\* +Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001  
14272285\* +Nco Fin/09, 507 Prudential Rd, Horsham, PA 19044-2308  
14272286\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
14272287\* +Pra Receivables Management, LLC, As Agent of Portfolio Recovery Assocs., P.O. Box 41067,  
Norfolk, VA 23541-1067  
14272289\* +Stephen H. Hutzelman, Esquire, Shapira, Hutzelman, Berlin,, Ely, Smith & Walsh,  
305 West Sixth Street, Erie, PA 16507-1244  
14258634 ##+Cap One, Po Box 5253, Carol Stream, IL 60197-5253  
  
TOTALS: 1, \* 26, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Anne M. Roda ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Randall R. Roda ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com

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User: amaz  
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6